

Exhibit 1

The Offices Of
PHILLIPS & BURNS LLC
461 Ellicott St., 3rd Floor • Buffalo, NY 14203
Telephone: (800) 840-9166

September 21, 2006

59582
 Mussynski Jason
 2268 Capistrano Dr
 Santa Clara CA 95051-1402

Original Creditor: Metris/Direct Merchants
 Client: Ascension Inc.
 File #: 59582
 Original Acct #: 5458004592910176
 Original Balance: \$4513.58

Dear Jason Mussynski:

Either you are unwilling to communicate with this office or you are unwilling or unable to fulfill your contractual obligations with respect to the above-referenced account. It is now noted that more than thirty (30) days has elapsed since our last correspondence to you and you have not attempted to respond or even dispute the validity of the above-referenced debt within that time.

We are currently reviewing all options available to us to enforce and collect the above-referenced debt, which we may take without further notice to you. Those options may expose you to potentially negative consequences.

TO AVOID THIS YOU MUST CONTACT THIS OFFICE IMMEDIATELY

Yours Truly,

Angela Price ext. 129
 Claims Advisor
 Phillips & Burns LLC

This communication from a debt collector is an attempt to collect a debt and any information obtained will be used for that purpose.

Make Payments Online Now Quick & Easy at: www.phillipsburns.com
 461 Ellicott St., 3rd Floor • Buffalo, NY 14203 • Telephone: (800) 840-9166

PBLL1040TY4A856AA2

***** Please detach below and return in the enclosed envelope with your payment *****

461 Ellicott St 3rd Floor
 Buffalo NY 14203-1519
 ADDRESS SERVICE REQUESTED

September 21, 2006

Original Creditor: Metris/Direct Merchants
 Client: Ascension Inc.
 File #: 59582
 Original Acct #5458004592910176
 Balance: \$4513.58

59582 40 000061
 Mussynski Jason
 2268 Capistrano Dr
 Santa Clara CA 95051-1402

|||||

Phillips & Burns LLC
 461 Ellicott St 3rd Floor
 Buffalo NY 14203-1519
 |||||

Exhibit 2

October 20, 2006

Jason Mussynski
2268 CAPISTRANO DR
SANTA CLARA CA 95051

WITHOUT PREJUDICE

FILE#: 59582
CLIENT ACCOUNT#: 5458004592910176
CLIENT: Ascension Inc.
CREDITOR.....: Metris/Direct Merchants

ORIGINAL BALANCE: \$4,694.73

SETTLEMENT AMOUNT ...: \$3,115.20

The balance of your account is as listed above. We have been authorized to release you from your contractual responsibilities in regard to this debt for **\$3,115.20**. Your first payment of **\$259.60** will be due in this office on or before **10/31/06**. After the first payment, you agreed to do payments of **\$259.60** that will be due in this office on or before the **30th** day of each month (Upon clearance of funds the above creditor will be notified, along with the correct adjustments made to the appropriate credit bureaus.)

Payments must be in our office on or before the dates listed above, as this offer will no longer be recognized by our office after said dates.

Yours Truly,



Angela Russo ext. 129
Claims Advisor

This is an attempt to collect a debt. Any information obtained will be used for that purpose.